

In re Stephanie M. Hoskins, Debtor

Case Number:

According to the calculations required by this statement.

☐ **The presumption arises**☒ **The presumption does not arise****The presumption is temporarily inapplicable**

(Check the box as directed in Parts I, III, and VI of this statement)

STATEMENT OF CURRENT MONTHLY INCOME AND MEANS TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete a separate statement if they believe this required by § 707(b)(2)(C).

Part I. EXCLUSION FOR DISABLED VETERANS

1

Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" box at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.

☐ **Veteran's Declaration.** By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).

1B

If your debts are not primarily consumer debts, check the box below and complete the verification in part VIII. Do not complete any of the remaining parts of this statement.

☐ **Declaration of non-consumer debts.** By checking this box, I declare that my debts are not primarily consumer debts.

Reservists and National Guard Member; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1) after September 11, 2001, for a period of at least 90 days or who have performed homeland defense activity (as defined in 32 U.S.C. § 910(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. **During our exclusion period you are not required to complete the balance of this form, but you must complete this form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.**

1C

☐ **Declaration of Reservists and National Guard Members.** By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing, because, as a member of a reserve component of the Armed Forces or the National Guard

a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and

☐ I remain on active duty/or/

☐ I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;

OR

b. ☐ I am performing homeland defense activity for a period of at least 90 days/or/

☐ I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2

Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.

a. ☒ **Unmarried. Complete only Column A ("Debtor's Income") for lines 3-11.**

b. ☐ **Married, not filing jointly, with declaration of separate households.** By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." **Complete only Column A ("Debtor's Income") for lines 3-11.**

c. ☐ **Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for lines 3-11.**

d. ☐ **Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for lines 3-11.**

B22A (Official Form 22A) (Chapter 7) (12/10)

	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A Debtor's Income	Column B Spouse's Income									
3	Gross wages, salary, tips, bonuses, overtime, commissions.		2,569.30										
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter the aggregate numbers and provide details on the attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. <table border="1"> <tr> <td>a.</td> <td>Gross receipts</td> <td>\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td>\$0.00</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td>Subtract Line b from line a</td> </tr> </table>		a.	Gross receipts	\$0.00	b.	Ordinary and necessary business expenses	\$0.00	c.	Business income	Subtract Line b from line a	\$0.00	\$0.00
a.	Gross receipts	\$0.00											
b.	Ordinary and necessary business expenses	\$0.00											
c.	Business income	Subtract Line b from line a											
5	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. <table border="1"> <tr> <td>a.</td> <td>Gross receipts</td> <td>\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td>\$0.00</td> </tr> <tr> <td>c.</td> <td>Rental income</td> <td>Subtract Line b from line a</td> </tr> </table>		a.	Gross receipts	\$0.00	b.	Ordinary and necessary operating expenses	\$0.00	c.	Rental income	Subtract Line b from line a	\$0.00	\$0.00
a.	Gross receipts	\$0.00											
b.	Ordinary and necessary operating expenses	\$0.00											
c.	Rental income	Subtract Line b from line a											
6	Interest, dividends and royalties.												
7	Pension and retirement income.												
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or debtor's dependants, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.		915.04										
9	Unemployment compensation. Enter the amount in the appropriate column(s) of line 9. However, if you contend that unemployment received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1"> <tr> <td>Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td>Debtor</td> <td>Spouse</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse	\$144.67	\$0.00						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse											
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. <table border="1"> <tr> <td>a.</td> <td></td> <td>\$0.00</td> </tr> <tr> <td>b.</td> <td></td> <td>\$0.00</td> </tr> </table> Total and enter on Line 10		a.		\$0.00	b.		\$0.00	\$0.00	\$0.00			
a.		\$0.00											
b.		\$0.00											
11	Subtotal of Current Monthly Income for § 707(b)(7). Add lines 3 through 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$3,629.01	\$0.00									
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the Total. If Column B has not been completed, enter the amount from Line 11, Column A.		\$3,629.01										
Part III. APPLICATION OF § 707(b)(7) EXCLUSION													
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.			\$43,548.12									
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) <table border="1"> <tr> <td>a. Enter debtor's state of residence: WASHINGTON</td> <td>b. Enter debtor's household size: 2</td> </tr> </table>			a. Enter debtor's state of residence: WASHINGTON	b. Enter debtor's household size: 2	\$65,123.00							
a. Enter debtor's state of residence: WASHINGTON	b. Enter debtor's household size: 2												
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <ul style="list-style-type: none"> <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement. 												

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

PART IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.	\$3,629.01									
17	<p>Marital adjustment. If you checked the box at line 2.c, enter on line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependants. Specify in the lines below the basis for excluding the Column B Income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or debtor's dependants) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check the box at Line 2.c, enter zero.</p> <table border="1"> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> </tr> </table> <p>Total and enter on Line 17</p>	a.			b.			c.			
a.											
b.											
c.											
18	Current monthly income for § 707(b)(2). Subtract Line 17 from line 16 and enter the result.	\$3,629.01									

PART V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	<p>National Standards: food, clothing, and other items. Enter in line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>																	
19B	<p>National Standards: health care. Enter in Line a1 below the amount from the IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in line b2 the number of members of your household who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for the household members under 65, and enter the result in line c1. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in line 19B.</p> <table border="1"> <thead> <tr> <th colspan="2">Household members under 65 years of age</th> <th colspan="2">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a1.</td> <td>Allowance per member</td> <td>a2.</td> <td>Allowance per member</td> </tr> <tr> <td>b1</td> <td>Number of members</td> <td>b2.</td> <td>Number of members</td> </tr> <tr> <td>c1</td> <td>Subtotal</td> <td>c2</td> <td>Subtotal</td> </tr> </tbody> </table>	Household members under 65 years of age		Household members 65 years of age or older		a1.	Allowance per member	a2.	Allowance per member	b1	Number of members	b2.	Number of members	c1	Subtotal	c2	Subtotal	
Household members under 65 years of age		Household members 65 years of age or older																
a1.	Allowance per member	a2.	Allowance per member															
b1	Number of members	b2.	Number of members															
c1	Subtotal	c2	Subtotal															
20A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter amount from the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>																	
20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; Mortgage/Rent Expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you pay support); enter in Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/Rent Expense</td> <td></td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td></td> </tr> <tr> <td>c.</td> <td>Net mortgage/rent expense</td> <td>Subtract Line b from line a</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/Rent Expense		b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42		c.	Net mortgage/rent expense	Subtract Line b from line a								
a.	IRS Housing and Utilities Standards; mortgage/Rent Expense																	
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42																	
c.	Net mortgage/rent expense	Subtract Line b from line a																
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>																	

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22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operation a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input checked="" type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on line 22A the “Public Transportation” amount from the IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on line 22A the “Operating Costs” amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>										
22B	<p>Local Standards: Transportation; additional public transportation expenses. If you pay the operating expenses for a vehicle and also use public transportation , and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on line 22B the “Public Transportation” amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>										
23	<p>Local Standards: Transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (you may not claim an ownership/lease expense for more than two vehicles.</p> <p style="padding-left: 40px;">1 2 or more.</p> <p>Enter, in Line a below, the “Ownership Costs” for “One Car” from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 30%; text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1 as stated in Line 42</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td style="text-align: right;">Subtract Line b from line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$0.00	b.	Average Monthly Payment for any debts secured by Vehicle 1 as stated in Line 42	\$0.00	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from line a	
a.	IRS Transportation Standards, Ownership Costs	\$0.00									
b.	Average Monthly Payment for any debts secured by Vehicle 1 as stated in Line 42	\$0.00									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from line a									
24	<p>Local Standards: Transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the “2 or more” Box in Line 23.</p> <p>Enter, in Line a below, the amount “Ownership Costs” for “One Car” from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 30%; text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2 as stated in Line 42</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td style="text-align: right;">Subtract Line b from line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$0.00	b.	Average Monthly Payment for any debts secured by Vehicle 2 as stated in Line 42	\$0.00	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from line a	
a.	IRS Transportation Standards, Ownership Costs	\$0.00									
b.	Average Monthly Payment for any debts secured by Vehicle 2 as stated in Line 42	\$0.00									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from line a									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur from all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>										
26	<p>Other Necessary Expenses; involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, Such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>										
27	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance</p>										
28	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.</p>										
29	<p>Other Necessary expenses: education for employment or for a physically or mentally challenged child.</p>										

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	Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.										
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare-such as baby-sitting, day care, nursery and preschool. Do not include payments made for children's education.										
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in line 19B. Do not include payments for health insurance listed in Line 34.										
32	Other Necessary Expenses: telecommunications services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service-such as cell phones, pagers, call waiting, caller identification, special long distance or internet services – to the extent that necessary for the health and welfare of you or your dependents. Do not include any amounts previously deducted.										
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.										
<p align="center">Subpart B: Additional Living Expense Deductions</p> <p align="center">Note: do not include any expenses that you have listed in Lines 19-32</p>											
34	<p>Health Insurance, Disability Insurance and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1"> <tr> <td>a.</td><td>Health Insurance</td><td></td></tr> <tr> <td>b.</td><td>Disability Insurance</td><td></td></tr> <tr> <td>c.</td><td>Health Savings Account</td><td></td></tr> </table> <p>Total and enter on line 34 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$</p>	a.	Health Insurance		b.	Disability Insurance		c.	Health Savings Account		
a.	Health Insurance										
b.	Disability Insurance										
c.	Health Savings Account										
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.										
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.										
37	Home energy costs. Enter the total average monthly amount in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.										
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.										
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.										
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).										
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40										

*Amount subject to adjustment on 4/01/13, and every three years with respect to cases commenced on or after the date of adjustment.

Subpart C: Deductions for Debt Payment		
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly	

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	Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.			
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
a.			\$0.00	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
b.			\$0.00	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
c.			\$0.00	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
d.			\$0.00	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
e.			\$0.00	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
			Total: Add Lines a-e.	
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.			
	Name of Creditor	Property Securing the Debt	1/60 th of the Cure Amount	
a.			\$0.00	
b.			\$0.00	
c.			\$0.00	
d.			\$0.00	
e.			\$0.00	
			Total: Add Lines a-e.	
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.			
45	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.			
a.	Projected average monthly Chapter 13 Plan payment.		\$0.00	
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$0.09	
c.	Average monthly administrative expense of Chapter 13 case		Total: Multiply Lines a and b	
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.			
Subpart D: Total Deductions allowed under § 707(b)(2)				
47	Total of all deductions allowed under § 707(b)(2). Enter the total of lines 33, 41, and 46.			

PART VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	
52	Initial presumption determination. Check the applicable box and proceed as directed. <ul style="list-style-type: none"> <input checked="" type="checkbox"/> The amount on Line 51 is less than \$7,025* Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$7025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 	

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	53	through 55).	
53	Enter the amount of your total non-priority unsecured debt		
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result		
55	Secondary presumption determination. Check the applicable box and proceed as directed <input checked="" type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for “The presumption does not arise” at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for “The presumption arises” at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.		
PART VII. ADDITIONAL EXPENSE CLAIMS			
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.		
		Expense Description	Monthly Amount
	a.		
	b.		
	c.		
	Total: Add Lines a, b and c		
PART VIII. VERIFICATION			
57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i> <div style="display: flex; justify-content: space-between;"> <div>June <u>21</u>, 2013</div> <div> <u>/s/ Stephanie M. Hoskins</u> Stephanie M. Hoskins </div> </div> <div style="margin-top: 10px;">B11-013</div>		

**Amount subject to adjustment on 4/01/13, and every three years with respect to cases commenced on or after the date of adjustment.*